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STATE HS -DESOTO CO. of

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Prepared by/Return to: PAYOFF DEPARTMENT Cimarron Mortgage Company P. O. Box 12830 Jackson, MS 39236-2830 601-899-1500 BK 1472 PG SOR W.E. DAVIS CH. CLK.

LOAN NO. 5088602

RELEASE

IN CONSIDERATION of satisfaction of the indebtedness secured by that certain Deed of Trust executed by CHARLES H. GARDNER and wife JOYCE W. GARDNER, to ERIC L. SAPPENFIELD, Trustee for HUMPHRIES & ASSOCIATES MORTGAGE CO., INC., Beneficiary, dated January 7, 1993, recorded January 13, 1993, in Book 621 at Page 271, of the records of the chancery clerk of **DeSoto** County, Mississippi, the undersigned being the present holder and owner of such, the lien of said deed of trust is hereby released and discharged.

LEGAL DESCRIPTION OF PROPERTY BEING RELEASED BY THIS INSTRUMENT IS AS FOLLOWS:

LOT 225, PART XI, SUMMERWOOD SUBDIVISION IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 7 WEST.

The Clerk of the Chancery Court of DeSoto County, Mississippi, is hereby authorized and directed to note this release on the margin of the record of said deed of trust, as the same appears of record in his office.

WITNESS the signature of the undersigned, dated this date, March 1, 2002.

PIONEER BANK

By: CIMARRON MORTGAGE COMPANY Under Limited Power of Attorney dated 10/25/99, recorded 2/14/01 as Inst. # and/or in Book 88, Page 453, DeSoto County, MS.

LINDA SCOTT, EXECUTIVE VICE PRESIDENT

STATE OF MISSISSIPPI COUNTY OF HINDS

Personally appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Linda Scott, personally known to me to be Executive Vice President of Cimarron Mortgage Company, who acknowledged that she signed and delivered the above and foregoing instrument on the day and year therein mentioned, for and on behalf of Cimarron Mortgage Company, being first authorized so to do.

Given under my hand and official seal, dated this date, March 1, 2002.

(NOTARY SEAL)

Mary S. Newman, Notary Public

State of Mississippi at Large

My Commission Expires: August 12, 2002 Bonded Through Heiden, Brooks & Garland, Inc.